

EXHIBIT

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Filed
Date Filed: 07/24/2007
Business ID:
William M. Gardner
Secretary of State

N/Q(S)
53-907-2

AGREEMENT OF MERGER
BETWEEN
FIRST TENNESSEE BANK NATIONAL ASSOCIATION
AND
FIRST HORIZON HOME LOAN CORPORATION

Pursuant to T.C.A. § 48-21-101, *et seq.* of the Tennessee Business Corporation Act and K.S.A. § 17-6701, *et seq.* of the Kansas General Corporation Code, First Tennessee Bank National Association, a national banking association with its headquarters at 165 Madison Avenue, Memphis, Tennessee 38103 ("FTBNA"), and First Horizon Home Loan Corporation, a Kansas corporation with its main office at 4000 Horizon Way, Irving, Texas ("FHHLC"), hereby adopt the following Agreement of Merger for the purpose of merging FHHLC with and into FTBNA. N/R

1. The Agreement to Merge ("Merger Agreement") is set forth in Exhibit A, attached hereto and incorporated herein for all purposes into this Agreement of Merger, the same as if fully copied and set forth at length.

2. As to FTBNA, a national banking association with its headquarters at 165 Madison Avenue, Memphis, Tennessee, the Merger Agreement and the transactions contemplated thereby were submitted for a vote at a meeting duly held by its Board of Directors and duly adopted by a majority of its Board of Directors on January 16, 2007.

3. As to First Horizon Home Loan Corporation, a Kansas corporation, the Merger Agreement and the transactions contemplated thereby were submitted for a vote at a meeting duly held by its Board of Directors and duly adopted by a majority of its Board of Directors on February 5, 2007. 18 2210

4. First Horizon National Corporation, a Tennessee corporation registered as a bank holding company, joined the Merger Agreement to evidence its approval for the acquisition of FHHLC and the approval of the sole shareholder of both institutions for the subsequent merger of FTBNA and FHHLC.

5. FTBNA irrevocably appoints the Secretary of State of Kansas as its agent to accept services of process in any proceeding for enforcement of any obligation arising from this merger. The Secretary of State shall mail any such process to FTBNA at 165 Madison Avenue, 8th Floor, Memphis, TN 38103.

6. The merger will be effective at 11:45 p.m. EST/ 10:45 p.m. CST, on May 31, 2007.

Executed this 21st day of May, 2007.

FIRST TENNESSEE BANK, NATIONAL ASSOCIATION

By: Milton A. Guteliys, Jr.
Milton A. Guteliys, Jr.
Senior Vice President & Corporate Treasurer

FIRST HORIZON HOME LOAN CORPORATION

By: Peter F. Makowiecki
Peter F. Makowiecki
President

State of New Hampshire
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RON THORNBURGH
Secretary of State



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120 S.W. 10th Avenue
Topeka, KS 66612-1594
(785) 296-4564

STATE OF KANSAS

May 24, 2007

ANNETTE W. LECROIX
FIRST TENNESSEE BANK NATIONAL ASSOCIATIO
165 MADISON AVENUE, 8TH FLOOR
MEMPHIS TENNESSEE 38103

RE: FIRST HORIZON HOME LOAN CORPORATION

ID #: 53-907-2

To the Corporation

A certified copy of a merger that was recently filed in the Corporations Division of our office is enclosed.

Every corporation in Kansas is assigned an identification number. Use of this number in any correspondence with our office will give us immediate access to your file and enable us to offer you faster, more efficient service. Your identification number is at the top of this letter.

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Business Services: (785) 296-4564
FAX: (785) 296-4570

Web site: www.kssos.org
e-mail: kssos@kssos.org

Elections: (785) 296-4561
FAX: (785) 291-3051

VALIDATION COVER PAGE

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MERGER NOTICE

First Horizon Home Loan Corporation, a Kansas corporation having its principal place of business at 4000 Horizon Way, Irving, Texas, which also conducts business under the names First Horizon Home Loans and First Tennessee Home Loans ("First Horizon"), is currently a wholly-owned second tier operating subsidiary of First Tennessee Bank National Association ("FTBNA") and is regulated by the Office of the Comptroller of the Currency (the OCC") pursuant to 12 C.F.R. Part 5.34.

FTBNA has applied for and received permission from the OCC to merge First Horizon into FTBNA, effective with the close of business on May 31, 2007. This merger will not affect the manner in which First Horizon operates nor will it diminish its capacity to continue to serve its customers and community; simply stated, First Horizon will become a division of FTBNA and will no longer function as a separate and stand-alone operating subsidiary.

You are receiving this notice because you have a current relationship with First Horizon. As a result of the merger, FTBNA will become liable for all the current and past obligations of First Horizon and FTBNA will assume all the duties and responsibilities of First Horizon. Except for this change in its legal structure First Horizon, as a division of FTBNA, will continue to functionally operate exactly as it has in the past. Going forward, First Horizon will use the following legal names: "First Horizon Home Loans, a division of First Tennessee Bank National Association" and "First Tennessee Home Loans, a division of First Tennessee Bank National Association."

If you have an existing relationship with First Horizon, you can continue to work with the same First Horizon representative that you have worked with previously. Also, you can use the same contact information in the notice section of your existing contract and you can continue to remit payments or invoices to First Horizon in the same manner that you had been making them.

First Horizon requests that you acknowledge this Merger Notice and return a signed copy for our records. If you have questions please call the undersigned.